

COMMERCE GENERAL ARCHITECTURE

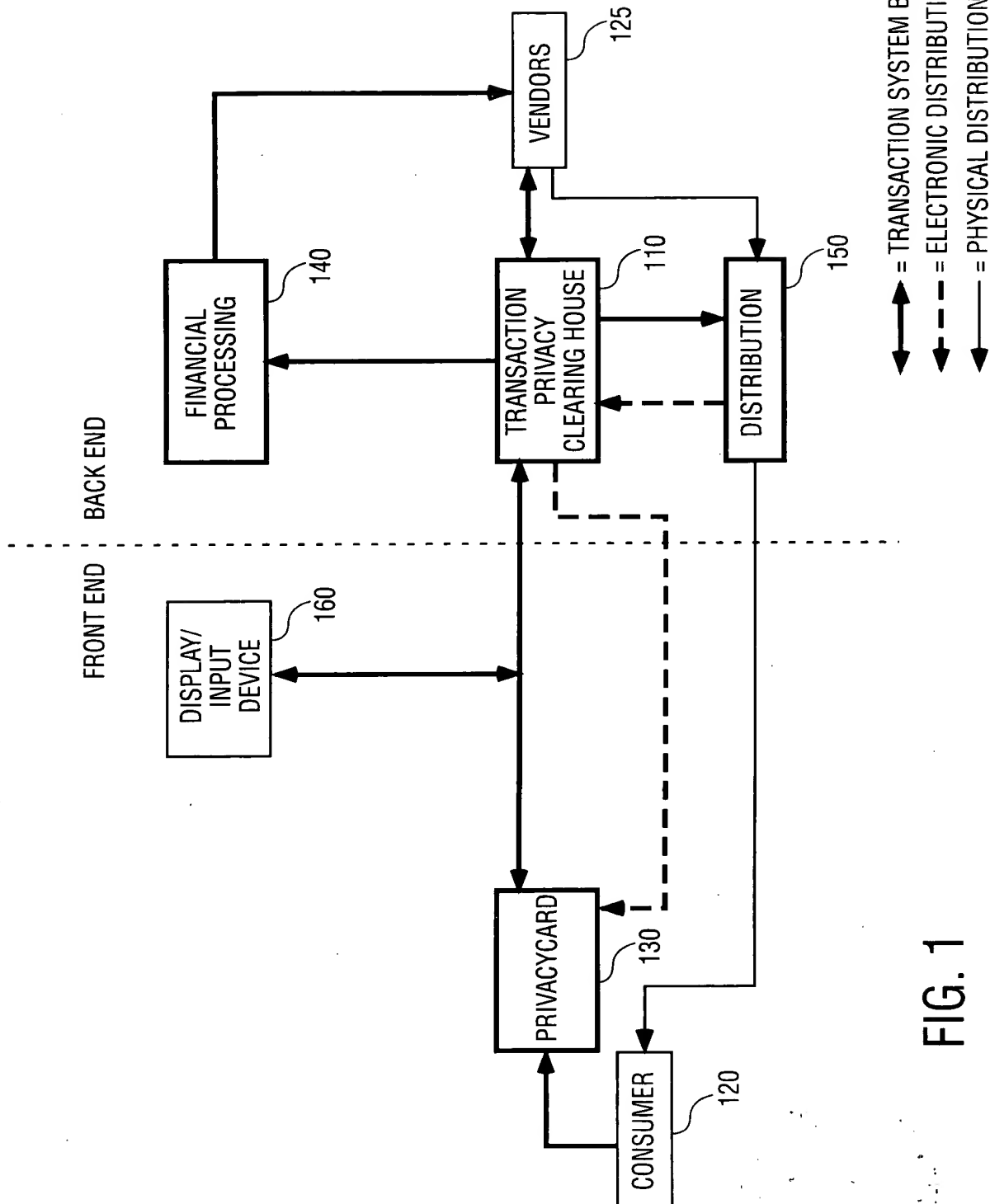


FIG. 1

COMMERCE GENERAL ARCHITECTURE - POS TERMINAL:

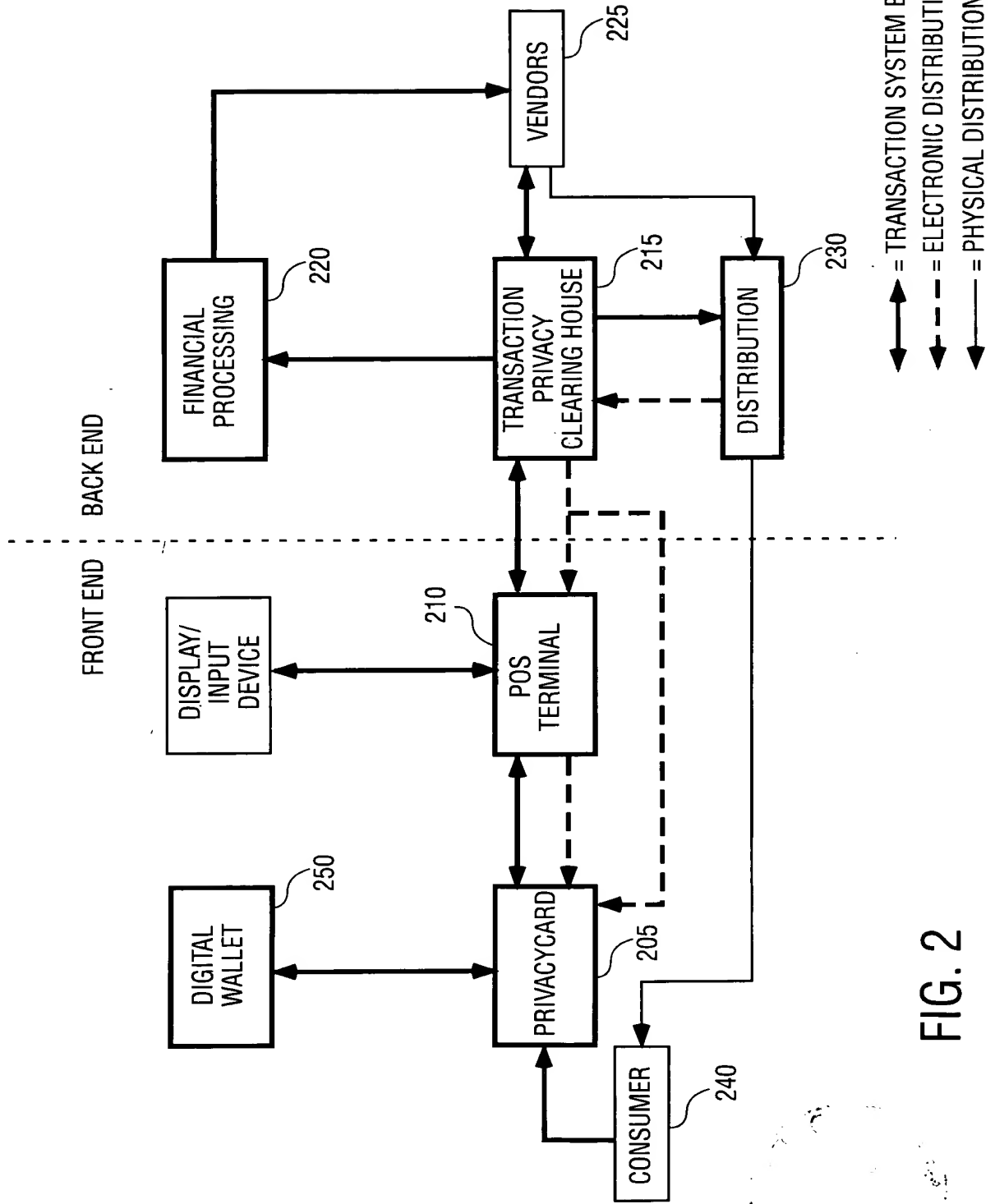


FIG. 2

COMMERCE IN-HOME ENVIRONMENT

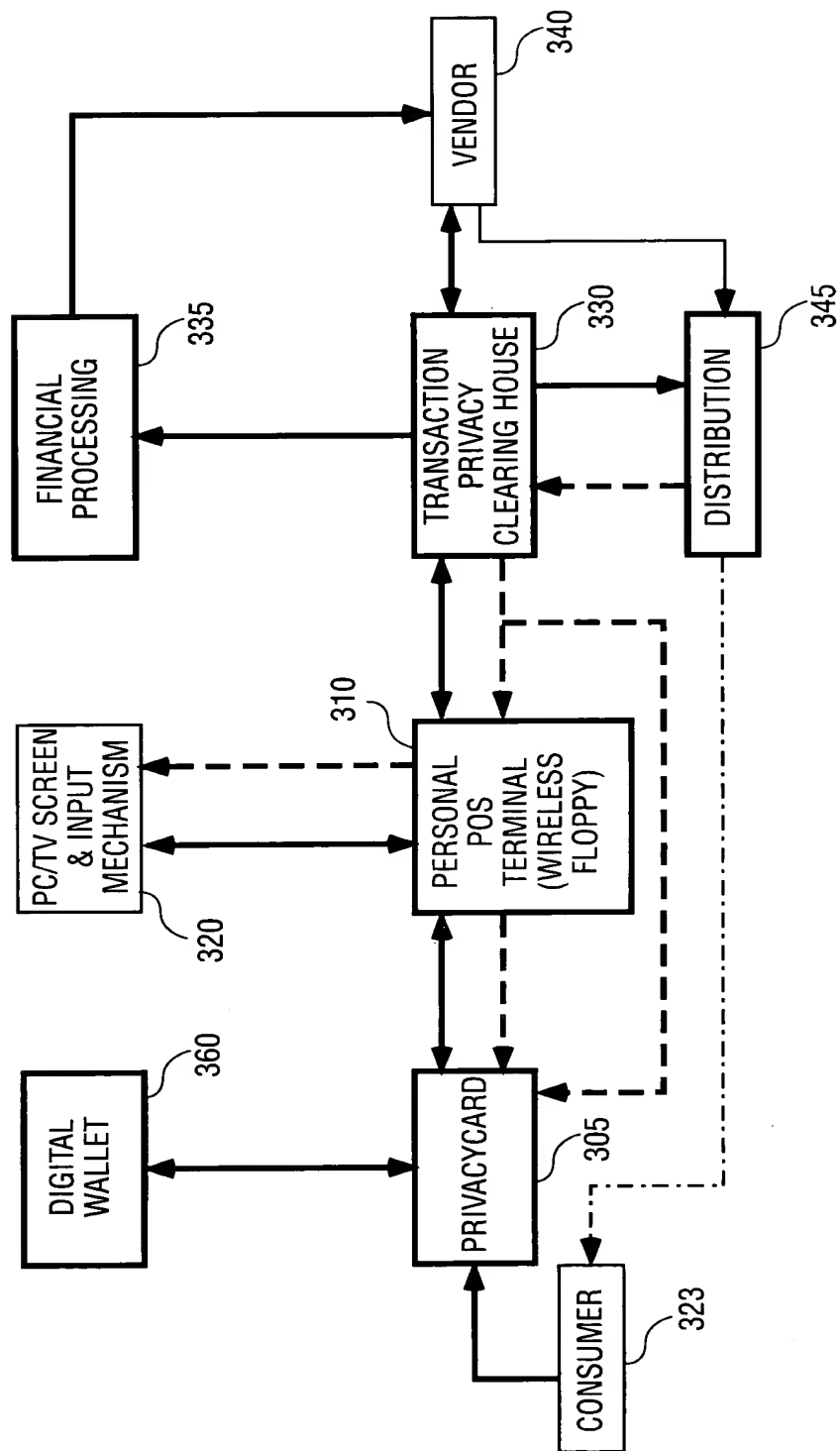


FIG. 3

IN-STORE RETAIL ENVIRONMENT

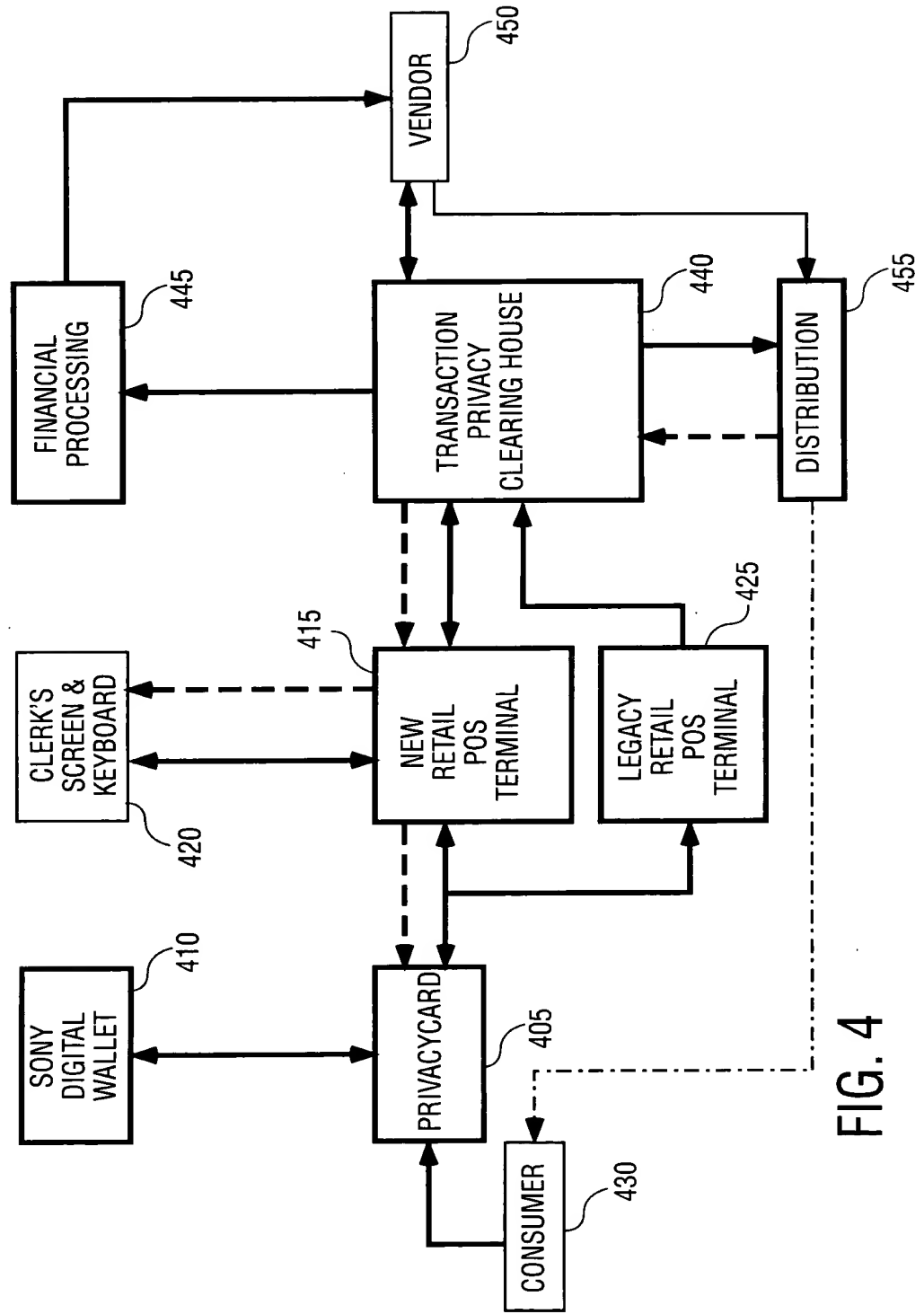
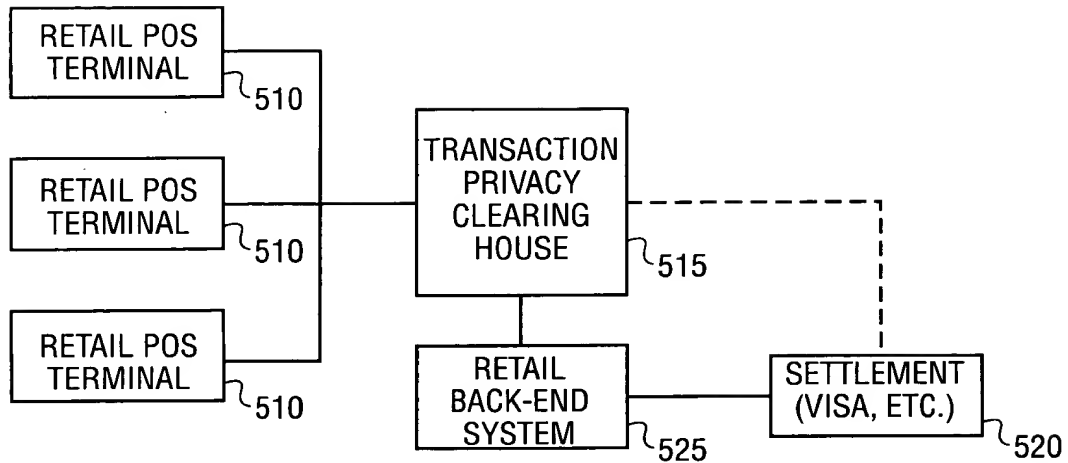
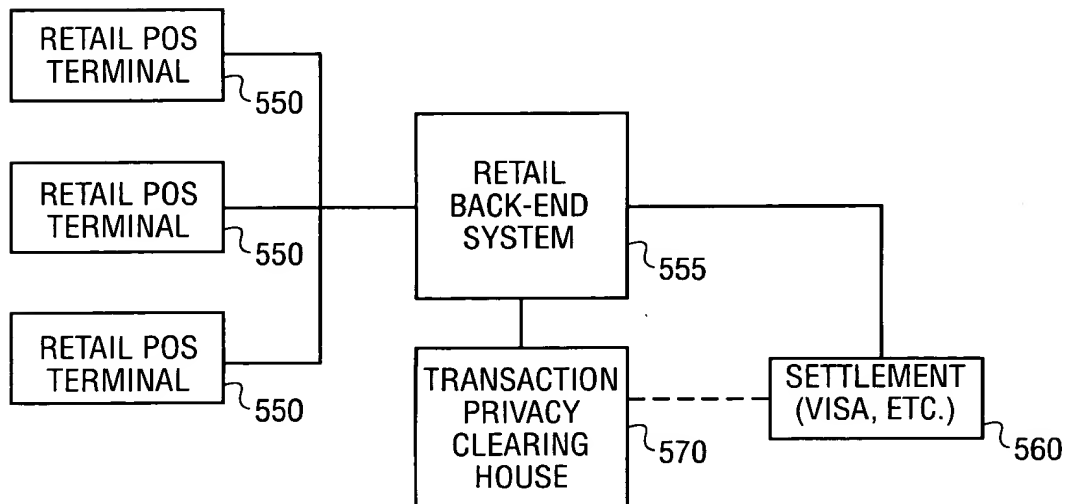


FIG. 4



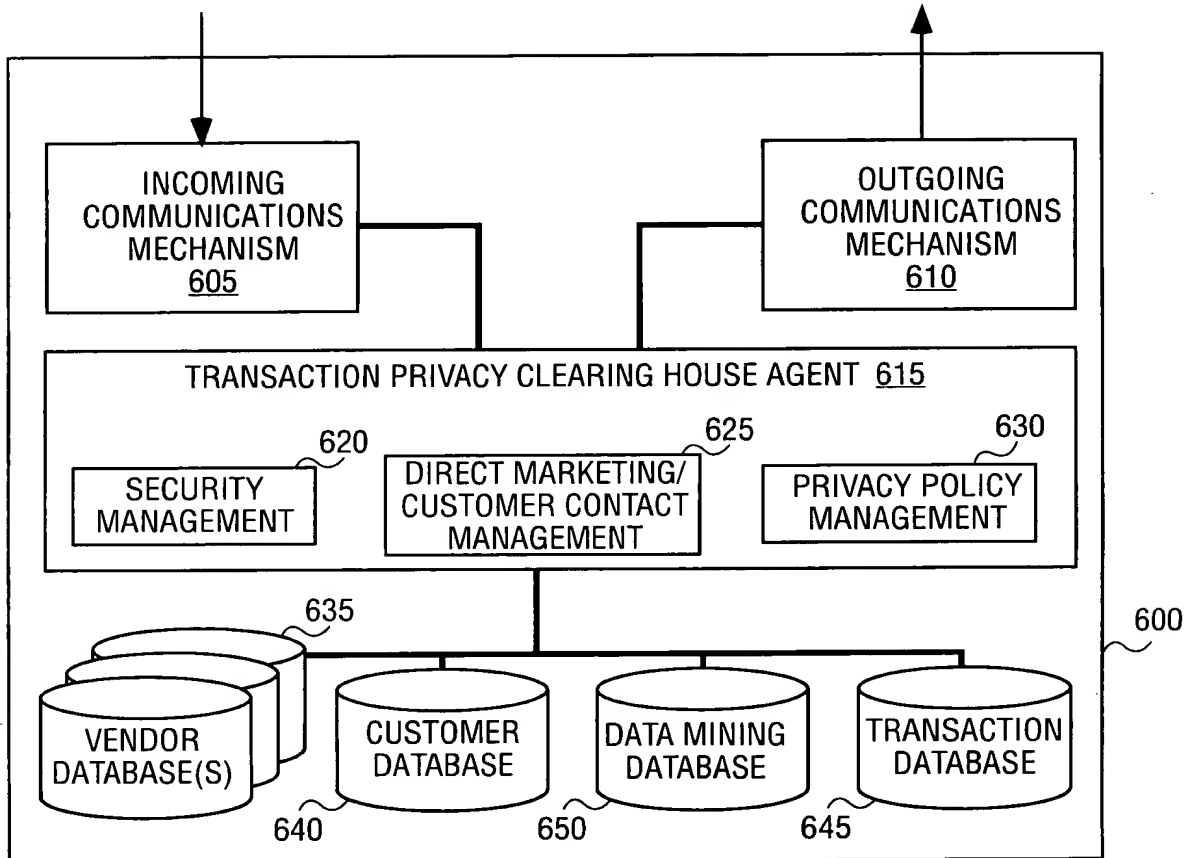
A RETAIL SYSTEM MODIFIED TO
SUPPORT THE INTERACTION OF LEGACY POS TERMINAL WITH
THE DIGITAL WALLET SYSTEM

FIG. 5A



AN ALTERNATIVE EMBODIMENT OF THE RETAIL SYSTEM
MODIFIED TO SUPPORT THE INTERACTION OF LEGACY POS
TERMINALS WITH THE DIGITAL WALLET SYSTEM

FIG. 5B



TRANSACTION PRIVACY CLEARING HOUSE: MAJOR COMPONENTS

FIG. 6

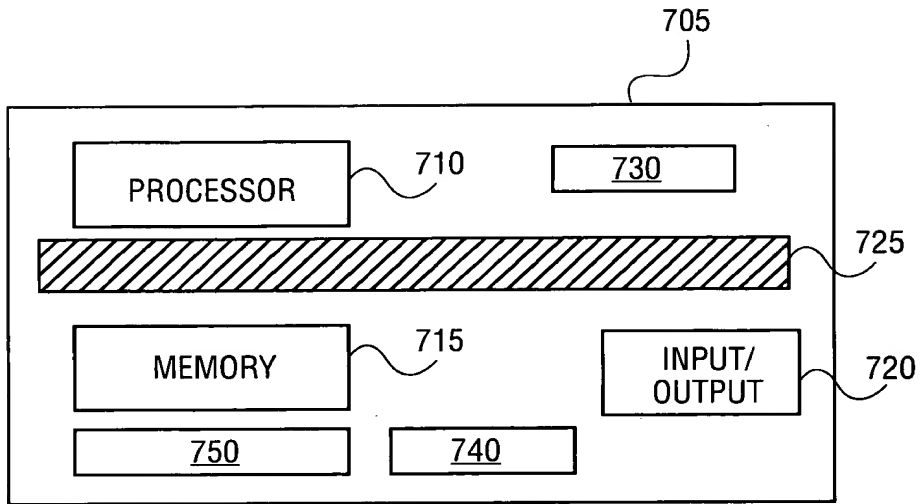


FIG. 7A

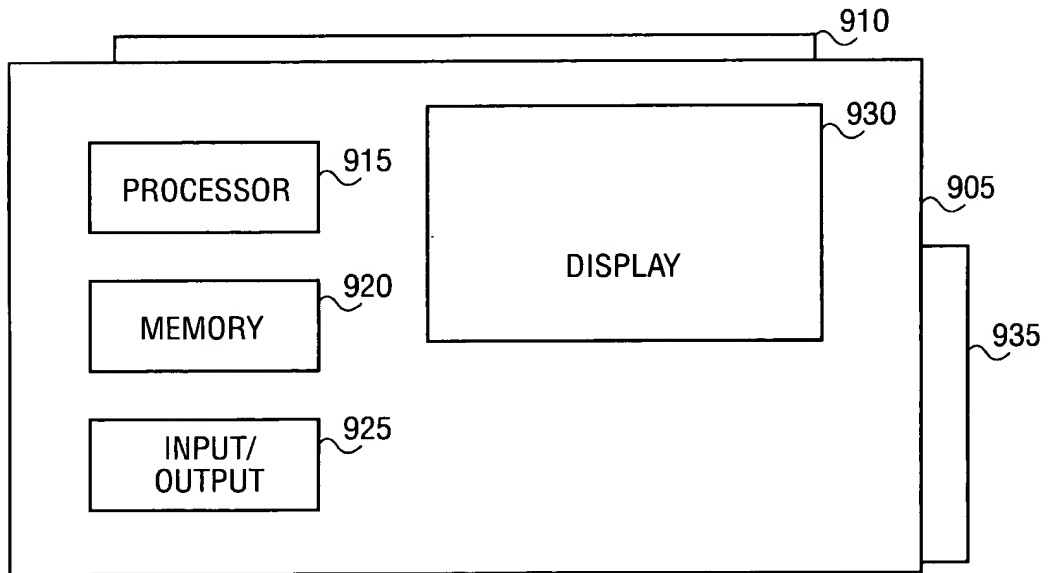


FIG. 9A

FIG. 7B

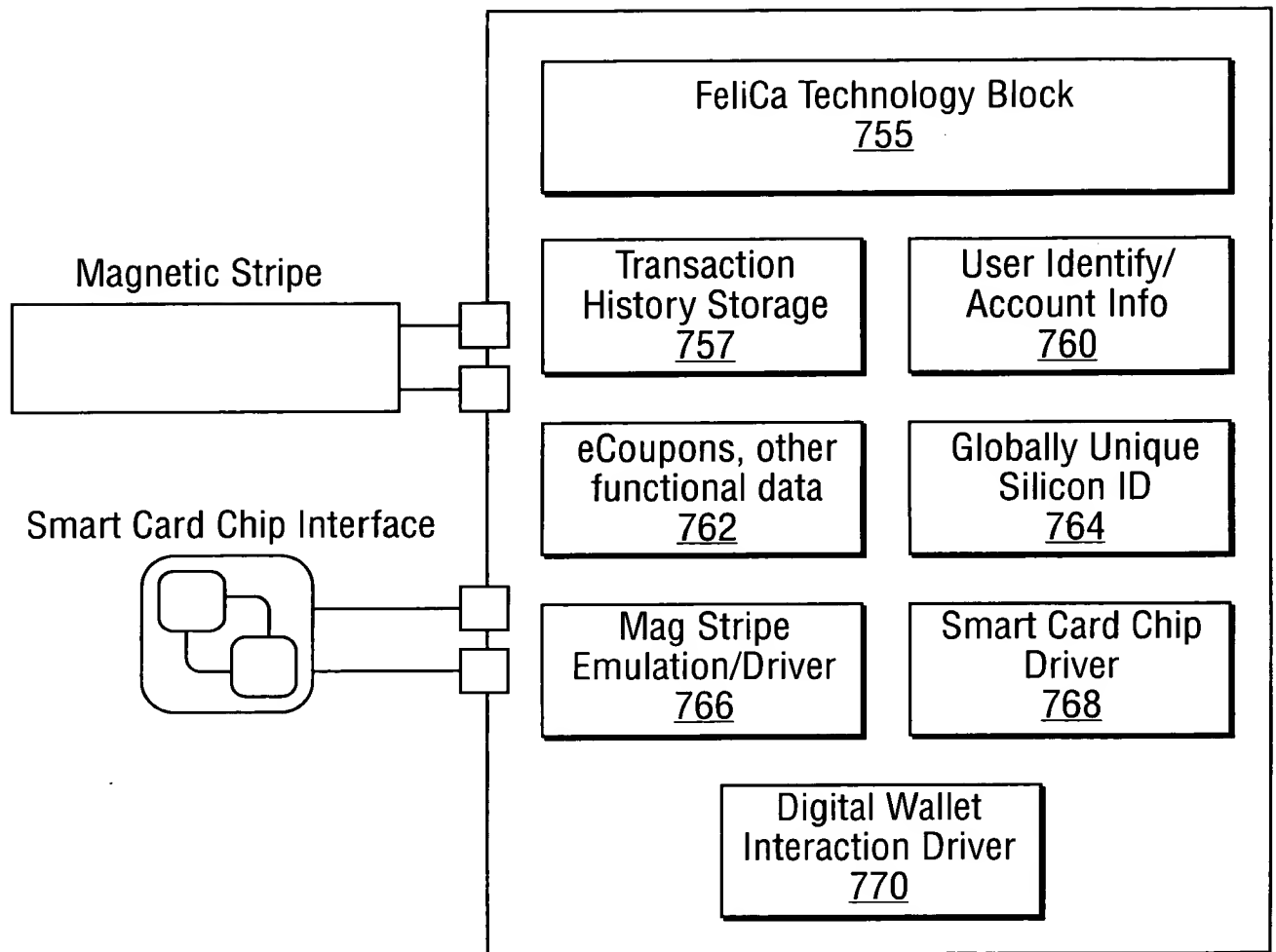


FIG. 7B

09733516.042301

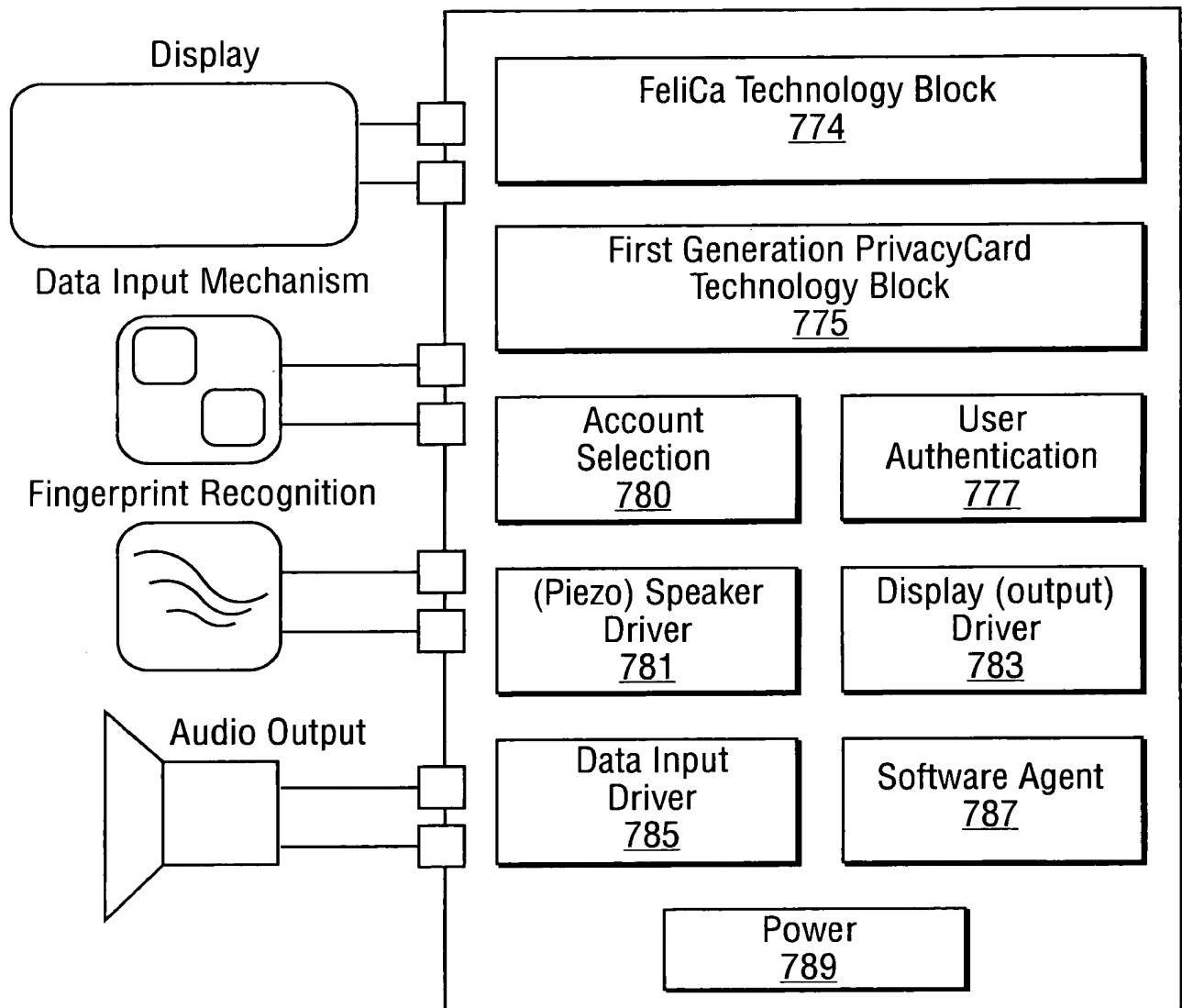
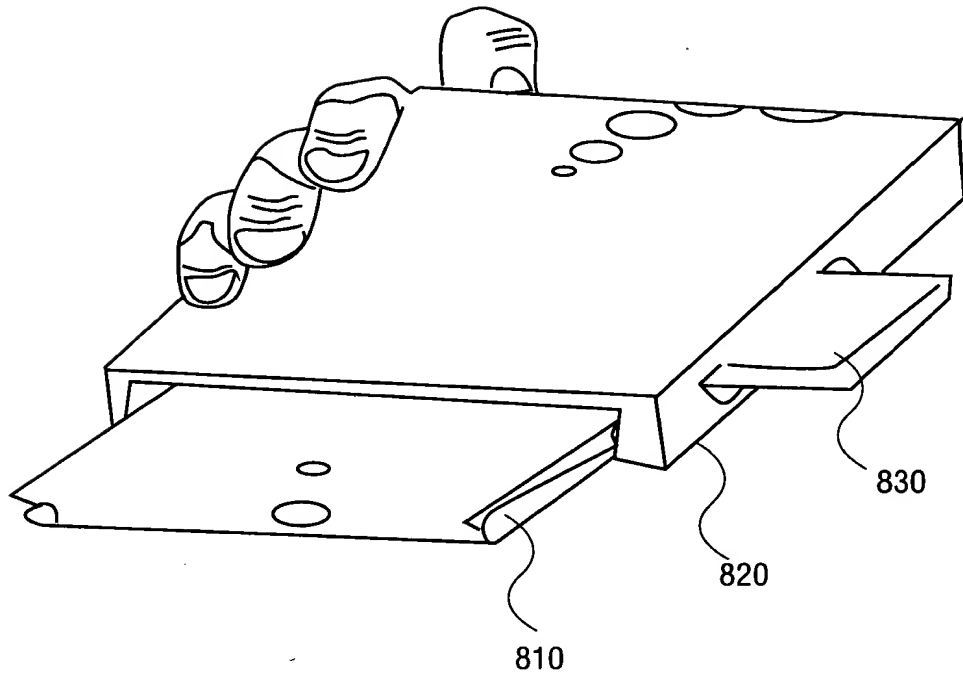


FIG. 7C

09733516.042301
TOP SECRET



DIGITAL WALLET AND PRIVACY CARD

FIG. 8

09733516-042301

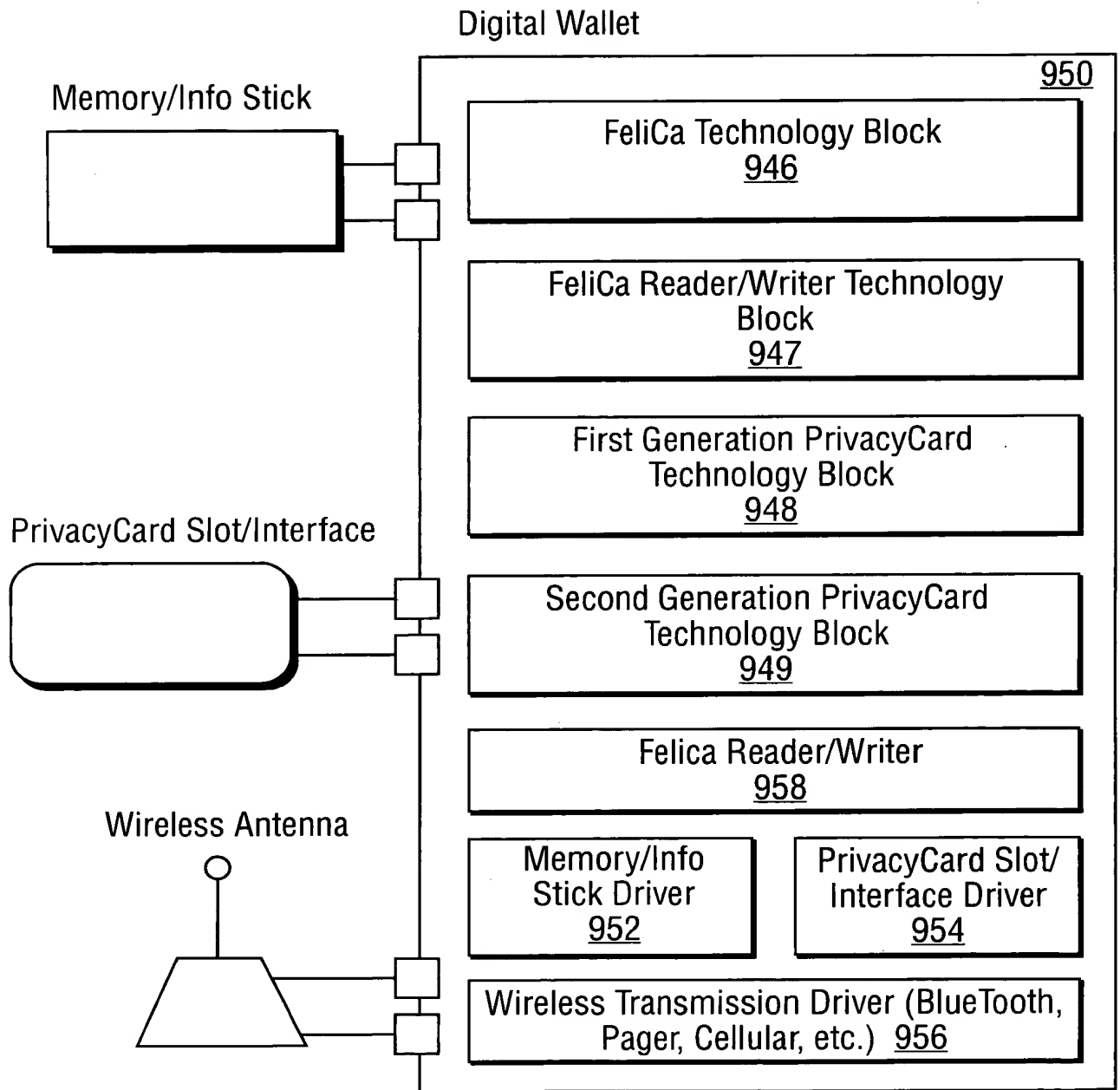
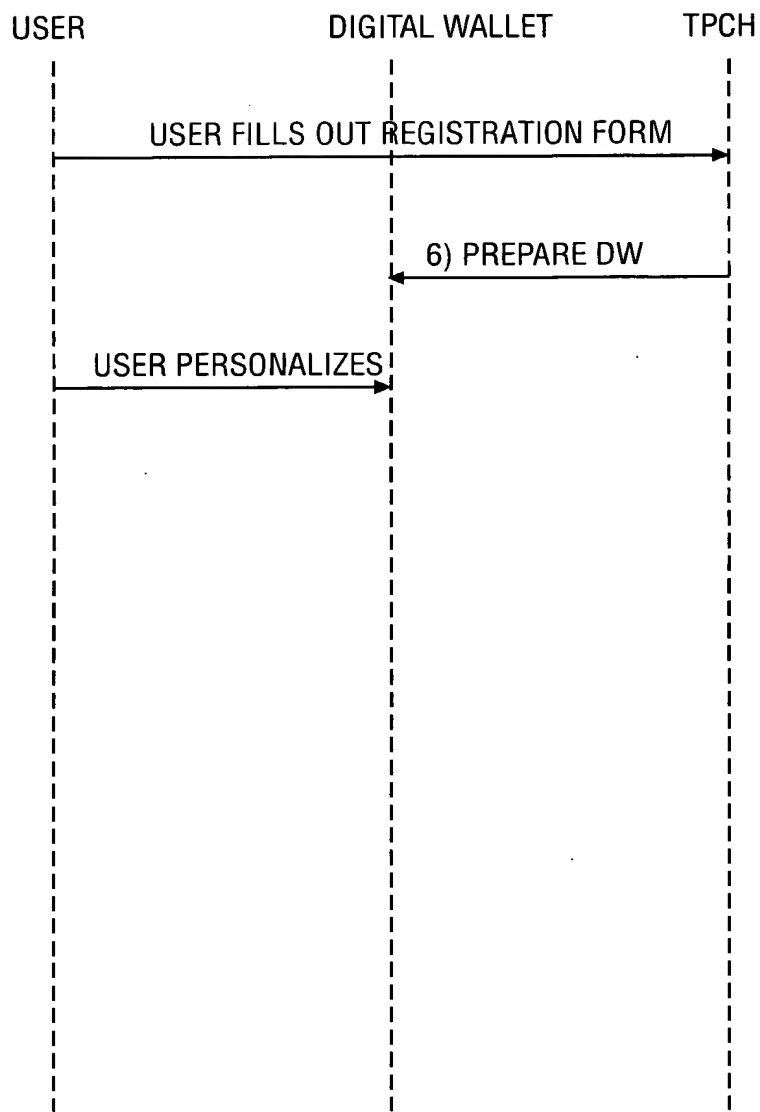


FIG. 9B

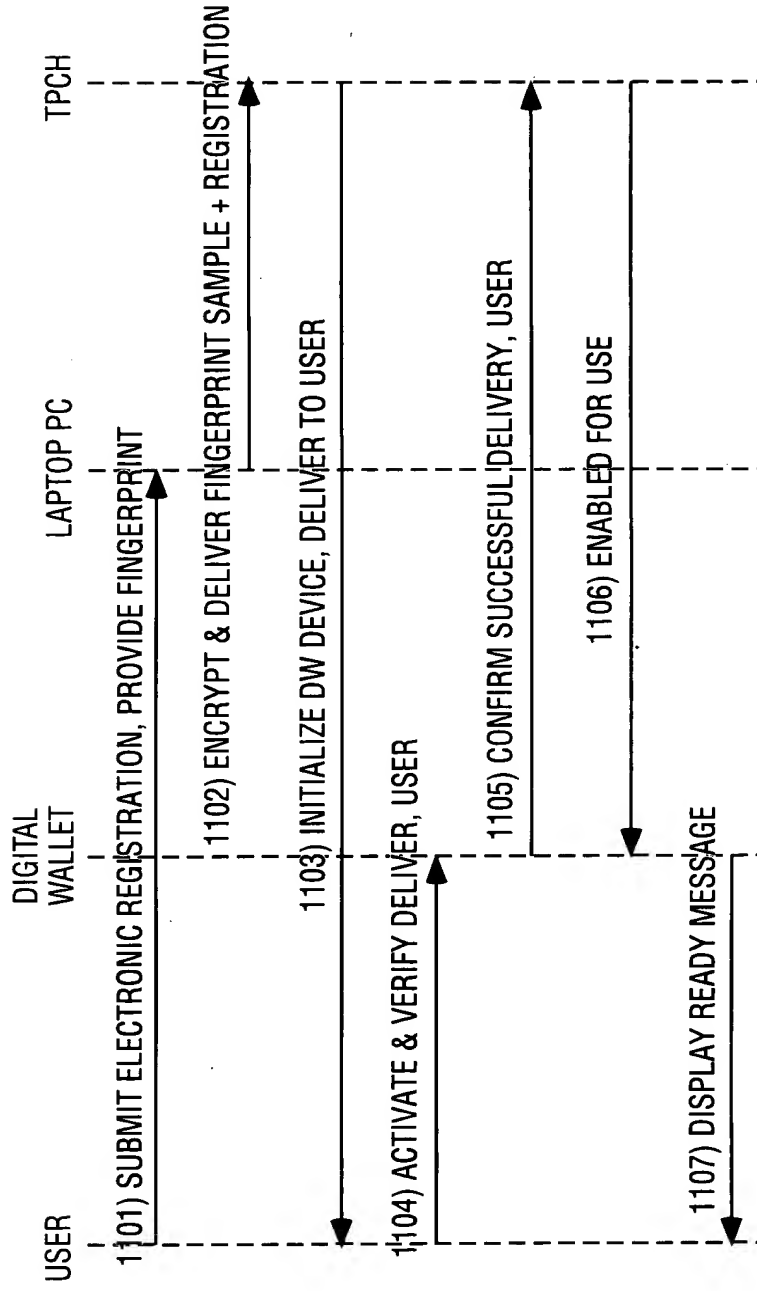
09733516-042301



SETUP OF DIGITAL WALLET

FIG. 10

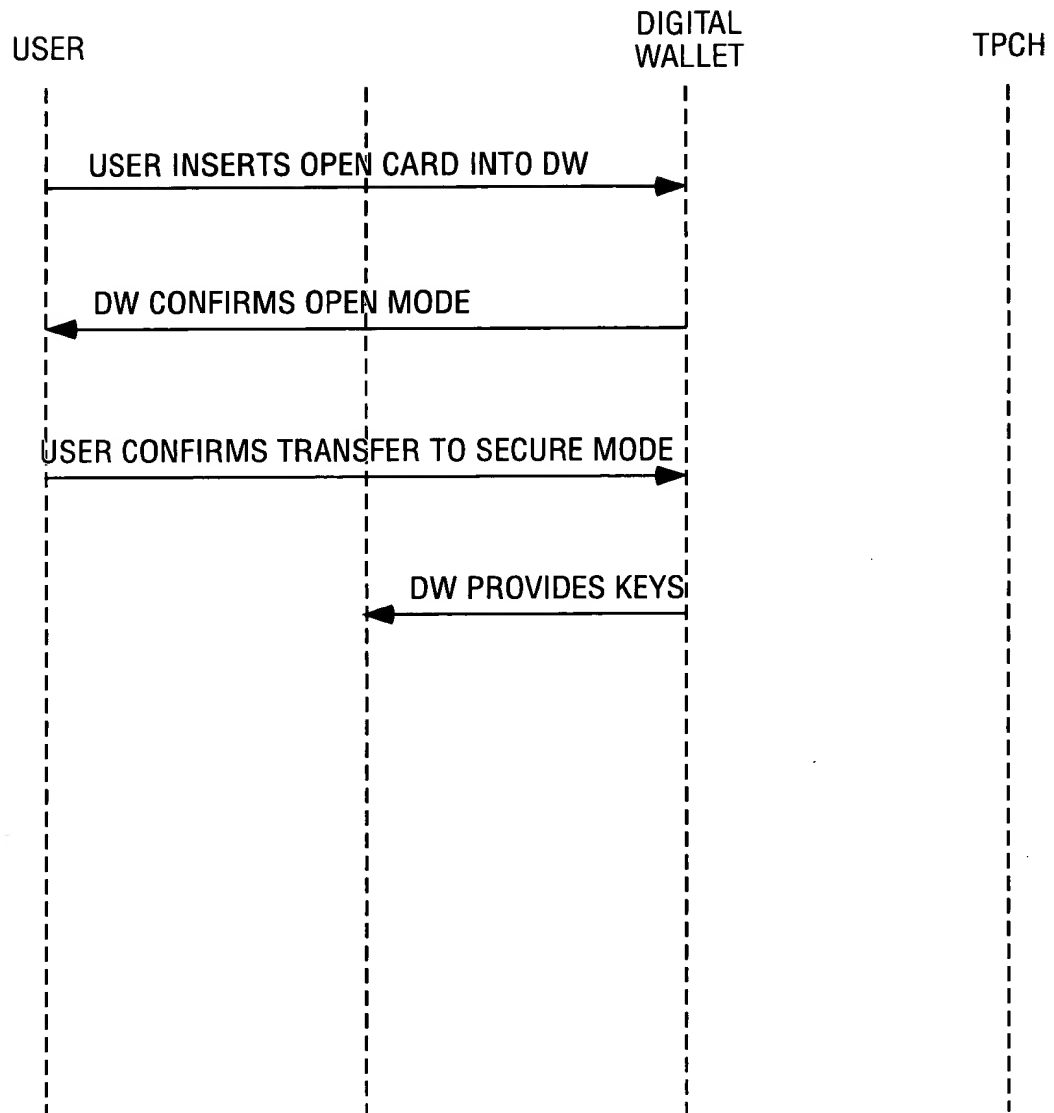




DIGITAL WALLET SETUP
(ALTERNATIVE EMBODIMENT)

FIG. 11

09733515-042301
T0E240" 9T5EE/60



CONVERSION OF CARD TO SECURE

FIG. 12



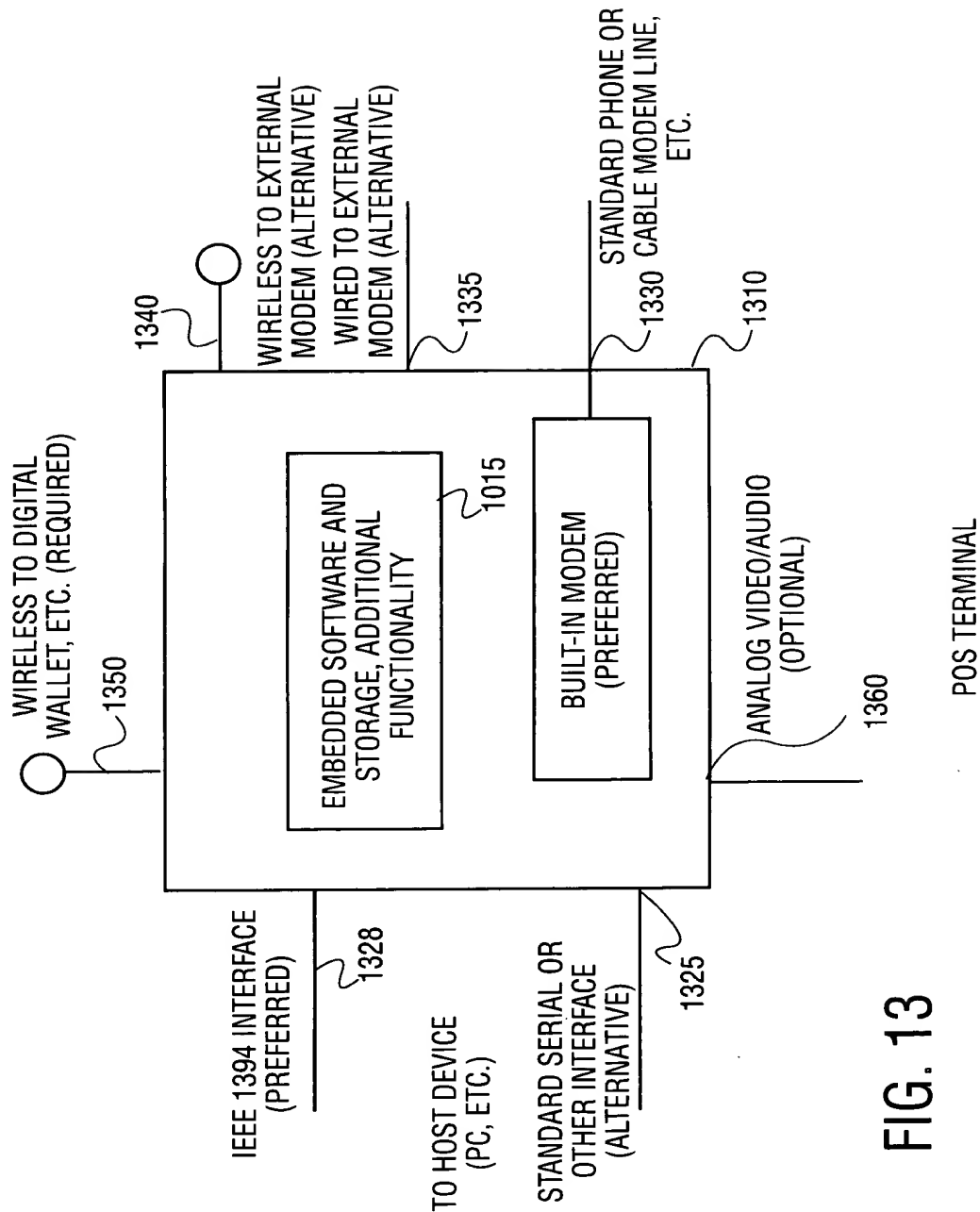


FIG. 13

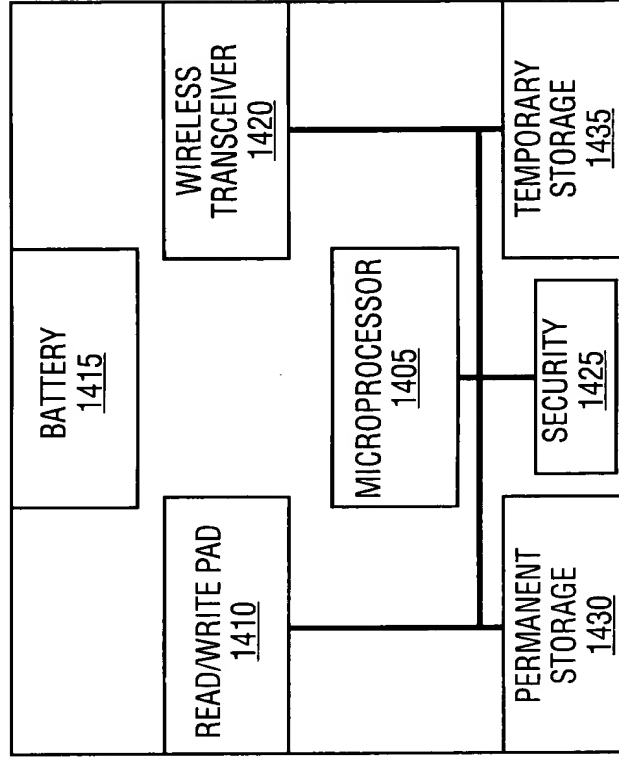


FIG. 14

DIAGRAM OF THE MAJOR COMPONENTS OF THE
PERSONAL POS, SHOWING THE DATA/ADDRESS
BUS INTERCONNECT

09733516-042304
T08240-9T5E260

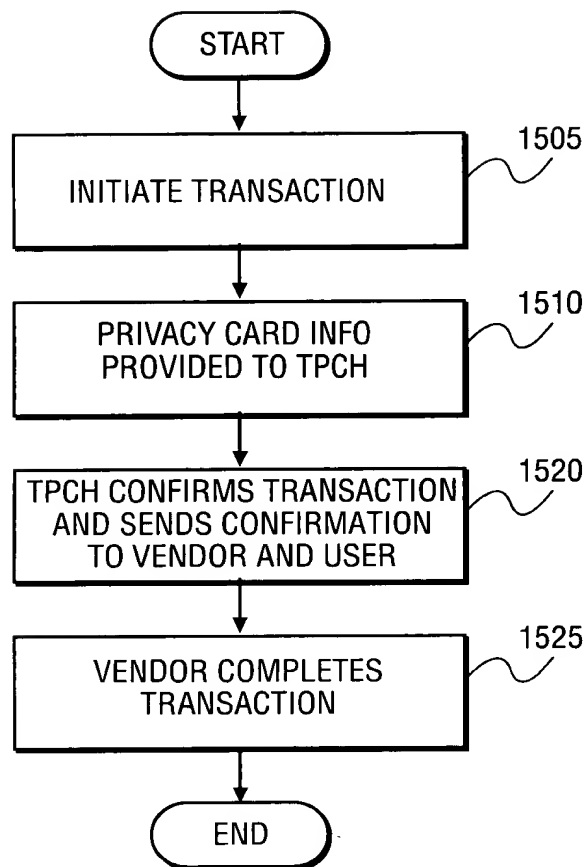
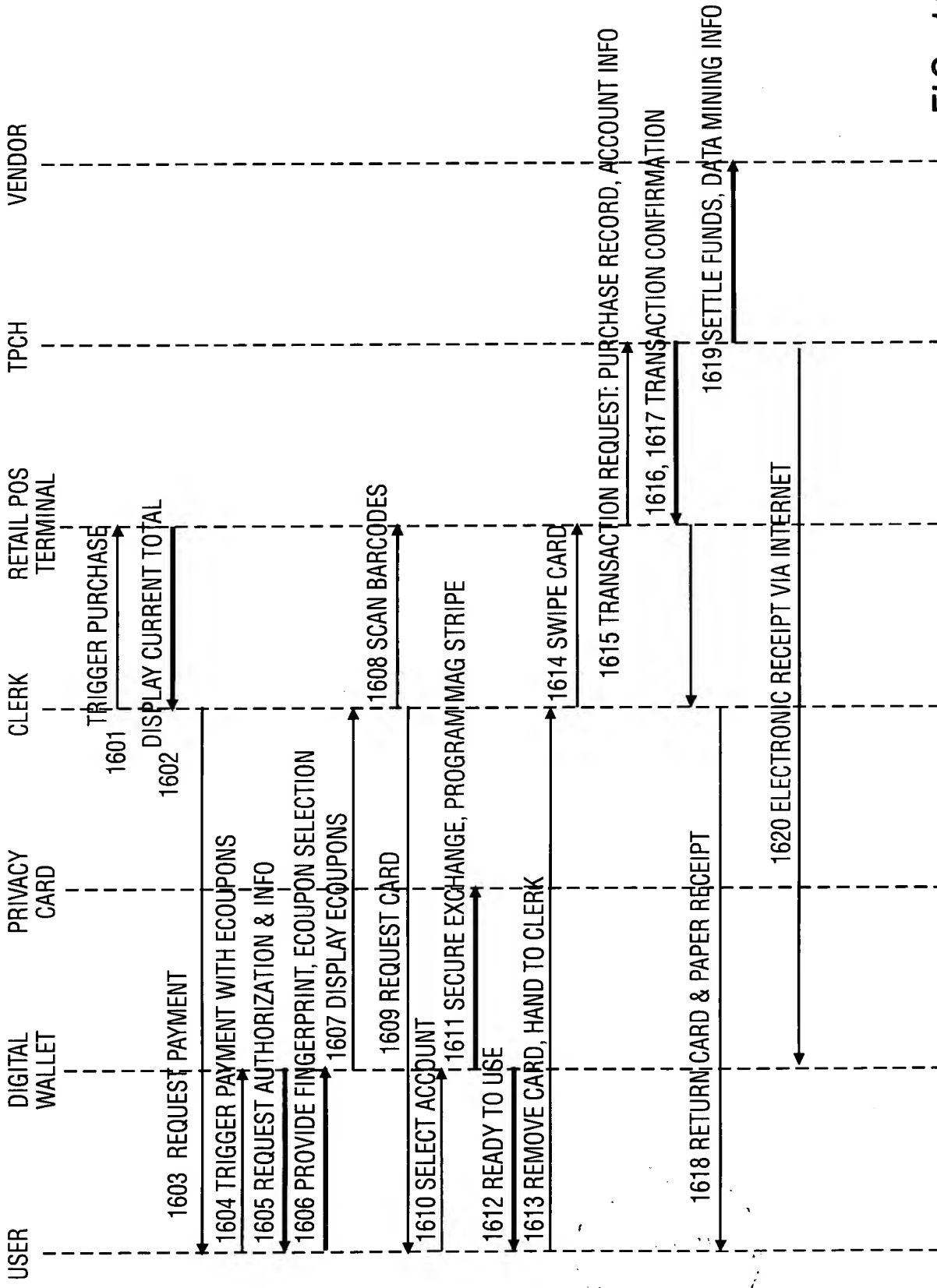


FIG. 15



RETAIL TRANSACTION

FIG. 16

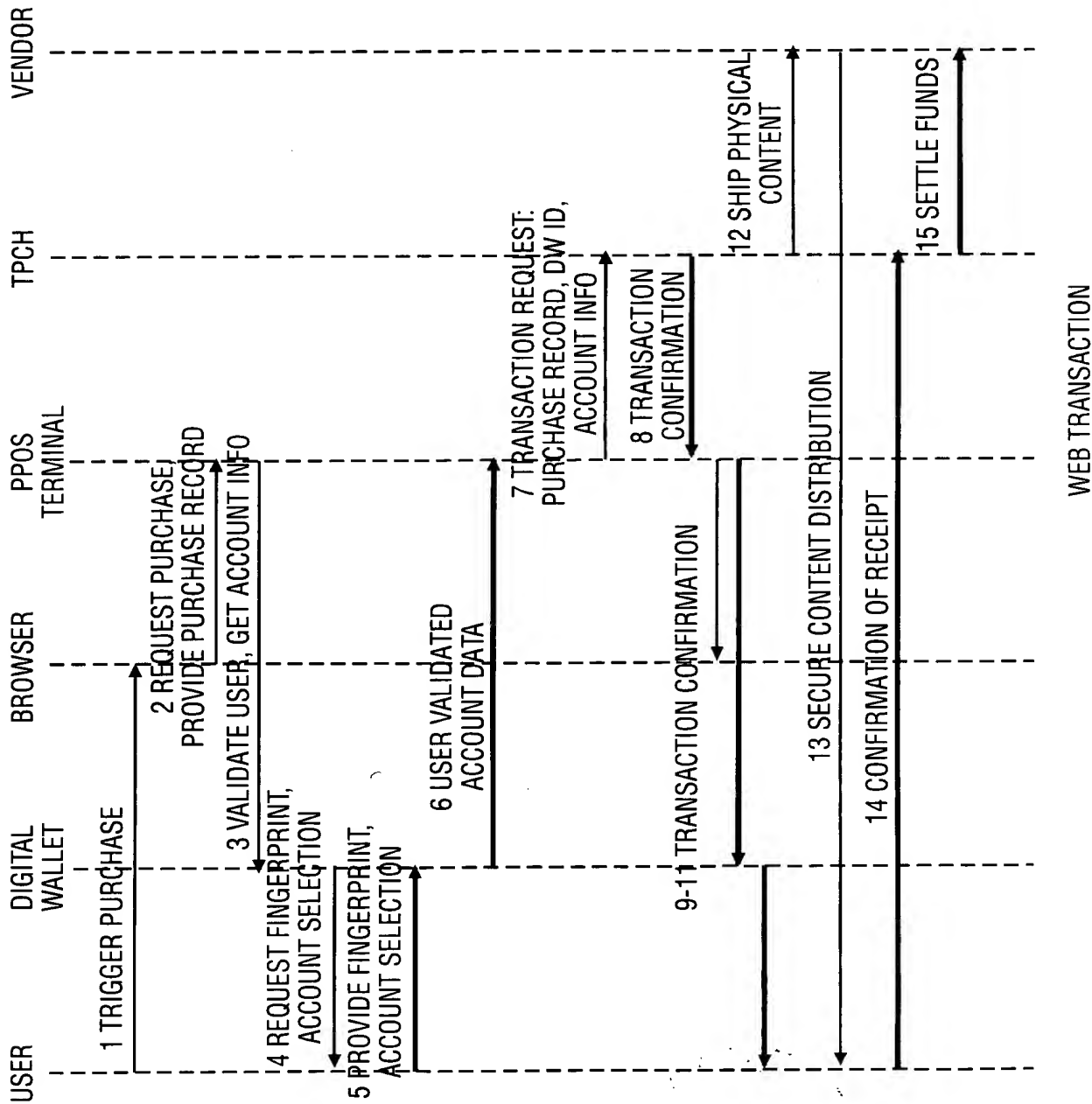
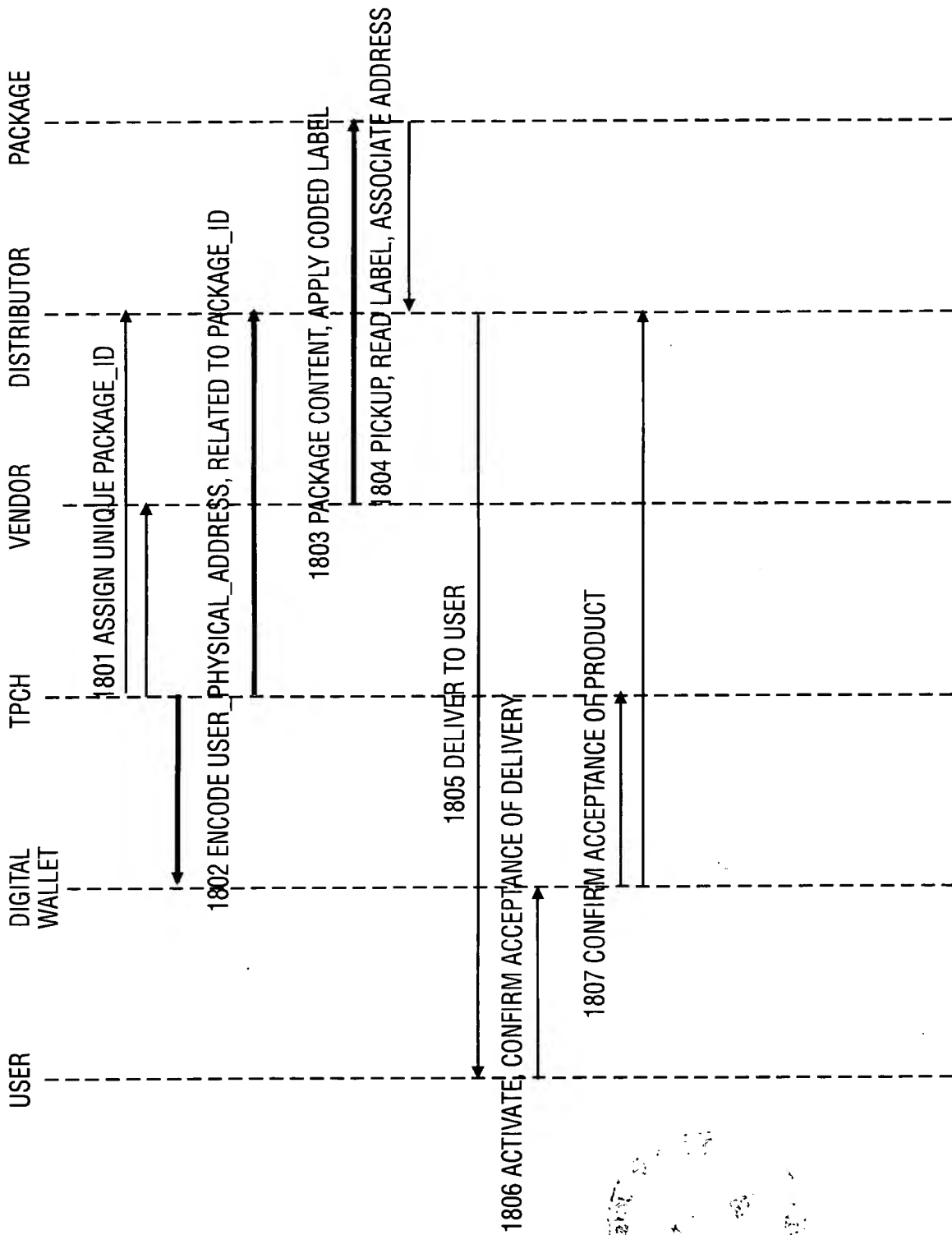
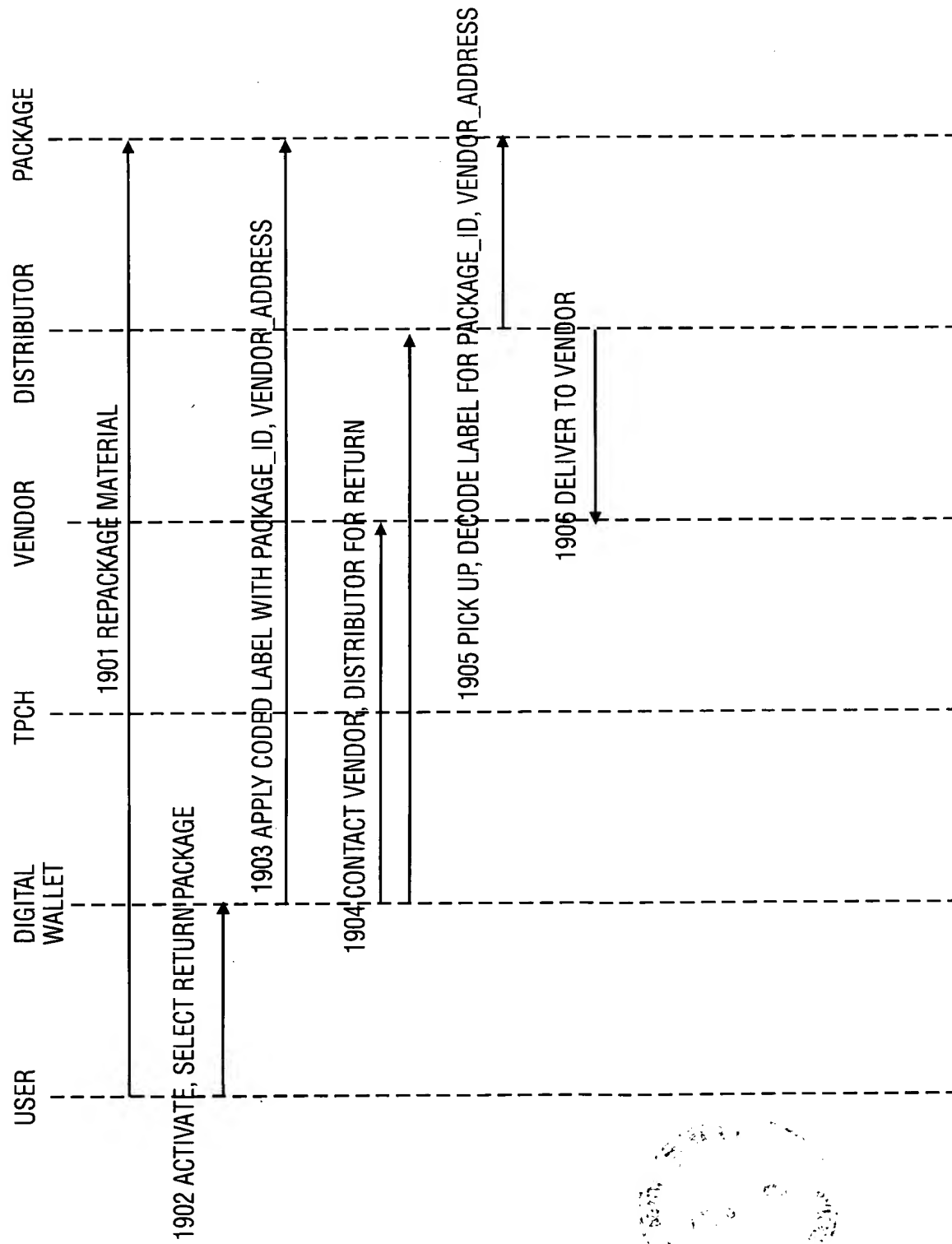


FIG. 17



DELIVERY OF PRODUCT

FIG. 18



RETURN OF PRODUCT

FIG. 19

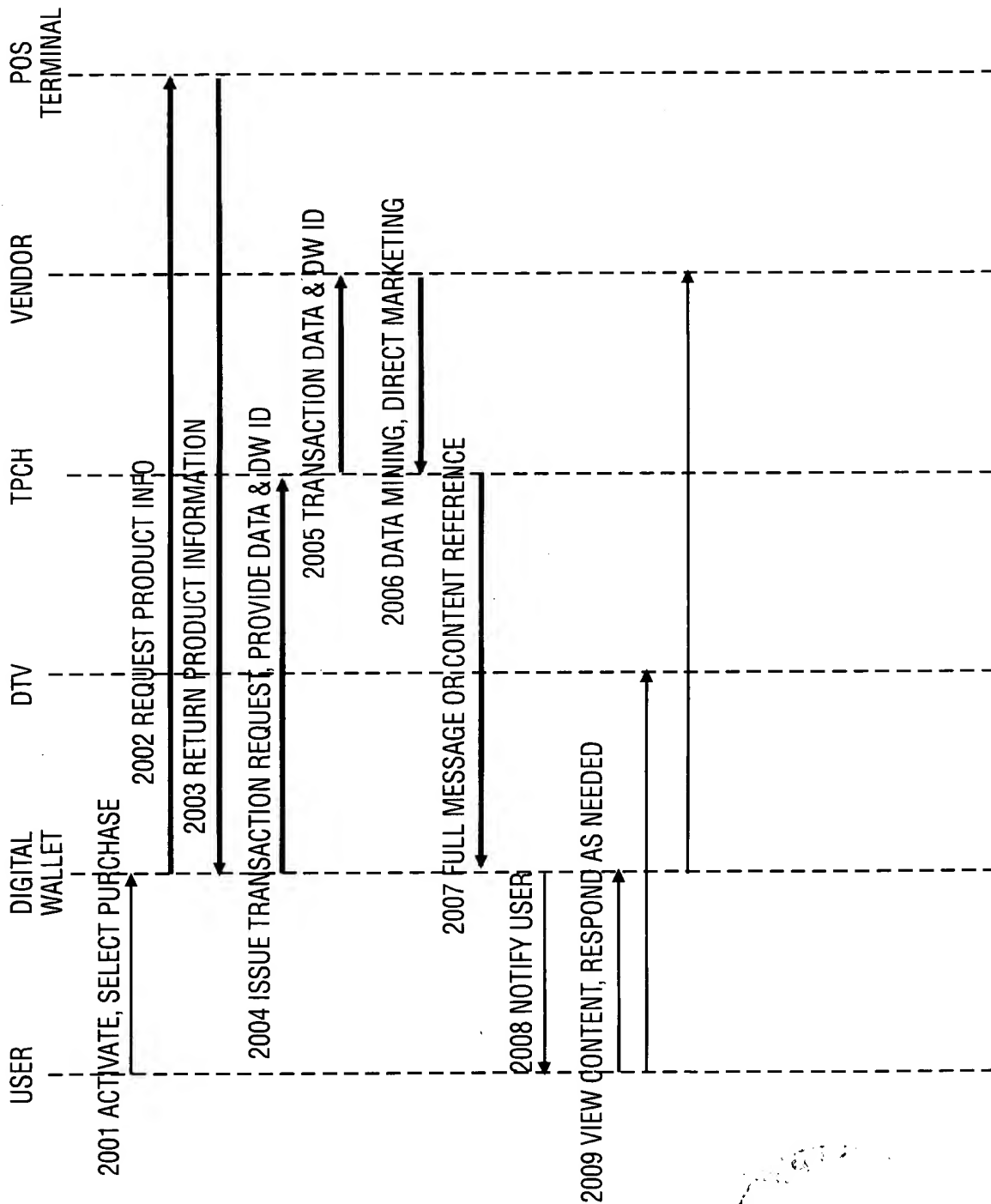


FIG. 20

DATA MINING

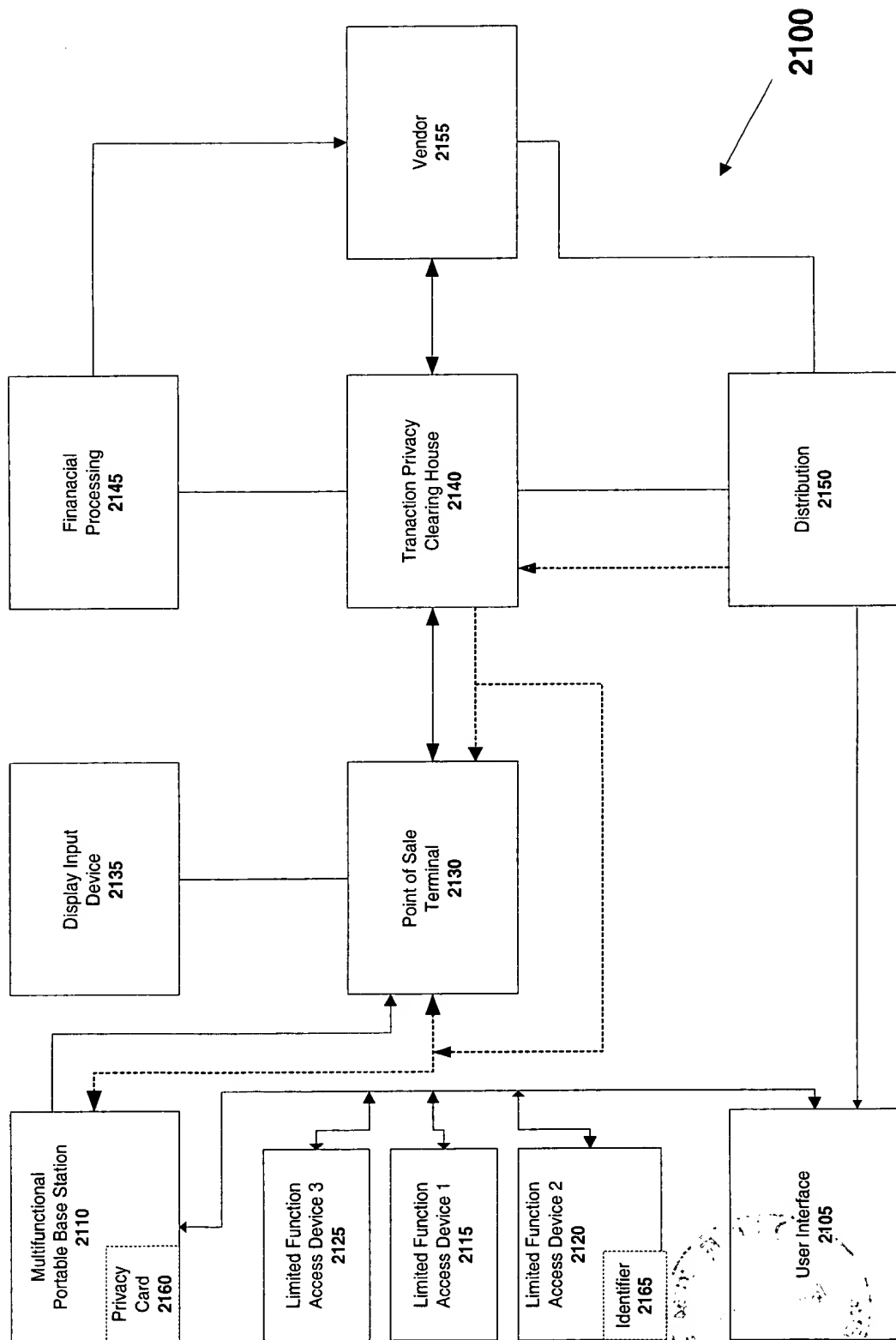


Figure 21

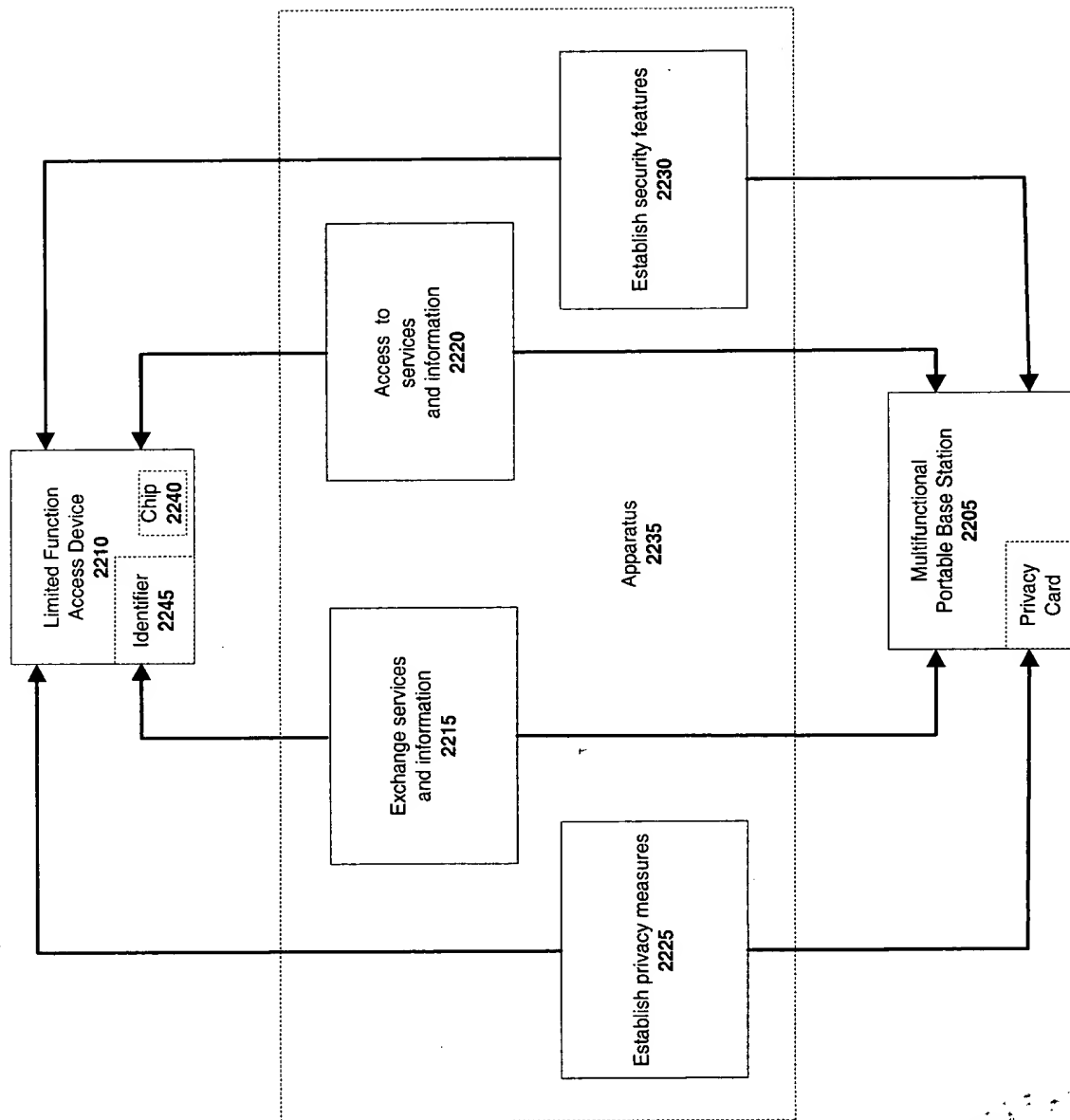


Figure 22